

**Information to identify the case:**

Debtor 1	<u>Dennis Eugene Berringer</u>	Social Security number or ITIN	xxx-xx-6477
	First Name Middle Name Last Name	EIN	--
Debtor 2	<u>Susan Carol Berringer</u>	Social Security number or ITIN	xxx-xx-4171
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA			
Case number: 21-70467-JAD			

**Order of Discharge**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

Dennis Eugene Berringer

Susan Carol Berringer

4/13/22

**By the court:** Jeffery A. Deller  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

In re:  
Dennis Eugene Berringer  
Susan Carol Berringer  
Debtors

Case No. 21-70467-JAD  
Chapter 7

## CERTIFICATE OF NOTICE

District/off: 0315-7

User: admin

Page 1 of 3

Date Rcvd: Apr 13, 2022

Form ID: 318

Total Noticed: 23

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 15, 2022:

Recip ID	Recipient Name and Address
db/jdb	+ Dennis Eugene Berringer, Susan Carol Berringer, 430 J Street, Johnstown, PA 15905-9537
15439802	+ B&M Excavating, P.O. Box 1243, Johnstown, PA 15907-1243
15439813	+ First National Bank, Attn: Bankruptcy, P.O. Box 3128, Omaha, NE 68103-0128
15439812	First National Bank, Attn: Bankruptcy, P.O. Box 68103, Omaha, NE 68103
15439814	+ Johnstown Heart & Vascular Center, 374 Theatre Drive, Johnstown, PA 15904-3221
15439816	+ Select Portfolio Servicing, Inc., Attn: Bankruptcy, P.O. Box 65250, Salt Lake City, UT 84165-0250

TOTAL: 6

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	EDI: PENNDEPTREV	Apr 14 2022 03:18:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Apr 13 2022 23:13:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	EDI: PENNDEPTREV	Apr 14 2022 03:18:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Apr 13 2022 23:13:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
cr	+ EDI: RECOVERYCORP.COM	Apr 14 2022 03:18:00	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
15439803	+ EDI: CAPITALONE.COM	Apr 14 2022 03:18:00	Capital One, Attn: Bankruptcy, P.O. Box 30281, Salt Lake City, UT 84130-0281
15439804	EDI: CAPITALONE.COM	Apr 14 2022 03:18:00	Capital One, Attn: Bankruptcy, P.O. Box 30285, Salt Lake City, UT 84130-0285
15439806	+ EDI: CITICORP.COM	Apr 14 2022 03:18:00	Citibank, Attn: Centralized Bankruptcy, P.O. Box 790034, Saint Louis, MO 63179-0034
15439807	+ Email/Text: bankruptcy@firstenergycorp.com	Apr 13 2022 23:13:00	Collection Service Center, Inc., Attn: Bankruptcy, 839 5th Avenue, New Kensington, PA 15068-6303
15439808	EDI: WFNNB.COM	Apr 14 2022 03:18:00	Comenity Bank, Bankruptcy Department, P.O. Box 18125, Columbus, OH 43218-2125
15439809	+ EDI: WFNNB.COM	Apr 14 2022 03:18:00	Comenity Bank, Attn: Bankruptcy, P.O. Box 182273, Columbus, OH 43218-2273
15439810	+ EDI: DISCOVER.COM	Apr 14 2022 03:18:00	Discover Financial, Attn: Bankruptcy, P.O. Box 3025, New Albany, OH 43054-3025

District/off: 0315-7

User: admin

Page 2 of 3

Date Rcvd: Apr 13, 2022

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15439811	+ Email/Text: psnyder@fcbanking.com	Apr 13 2022 23:13:00	First Commonwealth Bank, Attn: Legal Department, 601 Philadelphia Street, Indiana, PA 15701-3952
15439805	EDI: JPMORGANCHASE	Apr 14 2022 03:18:00	Chase Card Services, Attn: Bankruptcy, P.O. Box 15298, Wilmington, DE 19850
15439815	+ Email/Text: bankruptcynotices@psecu.com	Apr 13 2022 23:13:00	PSECU, Attention: Bankruptcy, P.O. Box 67013, Harrisburg, PA 17106-7013
15439816	+ Email/Text: BKSPSElectronicCourtNotifications@spservicing.com	Apr 13 2022 23:13:00	Select Portfolio Servicing, Inc., Attn: Bankruptcy, P.O. Box 65250, Salt Lake City, UT 84165-0250
15439817	+ Email/Text: bankruptcy@bbandt.com	Apr 13 2022 23:13:00	Suntrust Bank, Mailcode VA-RVW-6290, P.O. Box 5809, Richmond, VA 23286-0001
15439819	EDI: RMSC.COM	Apr 14 2022 03:18:00	Synchrony Bank, Attn: Bankruptcy Dept., P.O. Box 965060, Orlando, FL 32896-5061
15439818	EDI: RMSC.COM	Apr 14 2022 03:18:00	Synchrony Bank, Attn: Bankruptcy Dept., P.O. Box 965064, Orlando, FL 32896-5061
15439888	+ EDI: RMSC.COM	Apr 14 2022 03:18:00	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021

TOTAL: 20

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		U.S. Bank National Association, not in its individ

TOTAL: 1 Undeliverable, 0 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 15, 2022

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 13, 2022 at the address(es) listed below:

Name	Email Address
Brian Nicholas	on behalf of Creditor U.S. Bank National Association not in its individual capacity but solely as indenture trustee, for the holders of the CIM Trust 2021-R2, Mortgage-Backed Notes, Series 2021-R2 bnicholas@kmlawgroup.com
Eric E. Bononi	bankruptcy@bononilaw.com pa69@ecfcbis.com
Jeffrey Wayne Ross	on behalf of Debtor Dennis Eugene Berringer jross@shepleylaw.com bk@shepleylaw.com
Jeffrey Wayne Ross	

District/off: 0315-7

User: admin

Page 3 of 3

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on behalf of Joint Debtor Susan Carol Berringer jross@shepleylaw.com bk@shepleylaw.com

Office of the United States Trustee

ustpregion03.pi.ecf@usdoj.gov

TOTAL: 5